Case 24-19607-JKS Doc 12 Filed 10/03/24 Entered 10/04/24 08:41:52 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	lentify the case:	
Debtor 1:	Jackson D Cuellar	Social Security number or ITIN: xxx-xx-9829
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	Karla Cuellar	Social Security number or ITIN: xxx-xx-4836
	First Name Middle Name Last Name	EIN:
United States Bank	cruptcy Court: District of New Jersey	Date case filed for chapter: 13 9/30/24
Case number:	24-19607-JKS	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jackson D Cuellar	Karla Cuellar
2.	All other names used in the last 8 years		
3.	Address	10 Marlin Avenue Pequannock, NJ 07440	10 Marlin Avenue Pequannock, NJ 07440
4.	Debtor's attorney Name and address	Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Contact phone (201) 343–4040 Email: ecf@lowbankruptcy.com
5.	Bankruptcy trustee Name and address	Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004–1550	Contact phone 973–227–2840 www.magtrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676–6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.nib.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973–645–4764 Date: 10/1/24

For more information, see page 2

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Debtor Jackson D Cuellar and Karla Cuellar

Official Form 309I

Case number 24-19607-JKS

Debto to be joint of attend Credit requir All individentific number creditor	ting of creditors ors must attend the meeting questioned under oath. In a case, both spouses must d. tors may attend, but are not red to do so. vidual debtors must provide picture cation and proof of social security r to the trustee at the meeting of rs. Failure to do so may result in use being dismissed.	November 12, 2024 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 407 693 2279, Click on JOIN using passcode 4267876130, or call 1-862-352-5164 For additional meeting information go to https://www.justice.gov/ust/moc
receive	ankruptcy clerk's office must e these documents and any ed filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 1/11/25
		Deadline for all creditors to file a proof of clain (except governmental units):	Filing deadline: 12/9/24
		Deadline for governmental units to file a proof claim:	of Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.nib.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	
9. Filing	g of plan	The debtor has filed a plan. The plan and notice of confirmation h	earing will be sent separately.
	ditors with a foreign ress	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	
11. Filin bani	ng a chapter 13 kruptcy case	Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court oplan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you debtor will remain in possession of the property and may concourt orders otherwise.	onfirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12. Exe	mpt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o believe that the law does not authorize an exemption that dedeadline.	ter 7. Debtors must file a list of property claimed as ffice or online at https://pacer.uscourts.gov . If you
13. Disc	charge of debts	Confirmation of a chapter 13 plan may result in a discharge However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing if you believe that the debtors are not entitled to a discharge must file a motion by the deadline.	ot be discharged until all payments under the plan collect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § fee in the bankruptcy clerk's office by the deadline.
		WRITING A LETTER TO THE COURT OR THE JUDGE IS ADVERSARY COMPLAINT OBJECTING TO DISCHARGE CIRCUMSTANCE WILL WRITING A LETTER PROTECT Y	OR DISCHARGEABILITY. IN NO

Notice of Chapter 13 Bankruptcy Case page 2

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United States Bankruptcy Court District of New Jersey

In re: Case No. 24-19607-JKS
Jackson D Cuellar Chapter 13

Karla Cuellar Debtors

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 3
Date Rcvd: Oct 01, 2024 Form ID: 309I Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
 - regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2024:

Recip ID db/jdb	Recipient Name and Address + Jackson D Cuellar, Karla Cuellar, 10 Marlin Avenue, Pequannock, NJ 07440-1607
520406628	+ Academy Orthopaedic Group, LLC, 504 Valley Road, Sute 201, Wayne, NJ 07470-3534
520406638	+ Chilton Medical Center, PO Box 28704, New York, NY 10087-8704
520406648	+ Kayal Medical Group - Franklin Lakes, 784 Franklin Avenue, Suite 250, Franklin Lakes, NJ 07417-1306
520406661	+ New Jersey Orthopaedic Instit, 504 Valley Road, Suite 200, Wayne, NJ 07470-3534
520406662	+ PAIN MANAGEMENT INST, PO BOX 23611, New York, NY 10087-0001
520406665	+ River Drive Surgery & Laser Center, 619 River Dr., 1st Floor, Elmwood Park, NJ 07407-1317
520406667	+ Summit Medical Group, PA, ATTN 8549, PO Box 8549, Belfast, ME 04915-8549
520406669	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
520406670	+ University Spine Center PC, 504 Valley Road, 2nd Floor, Wayne, NJ 07470-3534

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: ecf@lowbankruptcy.com	Date/Time	Recipient Name and Address
aty		Oct 01 2024 20:50:00	Russell L. Low, Low & Low, 505 Main St., Suite 304, Hackensack, NJ 07601
tr	Email/Text: BNC@magtrustee.com	Oct 01 2024 20:52:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 01 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 01 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520406629	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 01 2024 21:04:31	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520406630	+ EDI: TSYS2	Oct 02 2024 00:32:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, 125 SOUTH WEST ST, WILMINGTON, DE 19801-5014
520406631	+ EDI: CAPITALONE.COM	Oct 02 2024 00:32:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406636	+ EDI: CITICORP	Oct 02 2024 00:32:00	CBNA, ATTN: BANKRUPTCY, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497
520406639	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 01 2024 20:50:00	CITIZENS ONE, ATTN: BANKRUPTCY, ONE CITIZENS PLAZA, PROVIDENCE, RI 02903
520406640	+ EDI: WFNNB.COM	Oct 02 2024 00:32:00	COMENITY BANK/VICTORIA SECRET,

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Date Rcvd: Oct 01, 2024 Form ID: 309I Total Noticed: 37

520406641			ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520406641	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 01 2024 21:04:03	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406637	+ Email/Text: bankruptcy@certifiedcollection.com	Oct 01 2024 20:52:00	Certified Credit & collection Bureau, P.O Box 1750, Whitehouse Station, NJ 08889-1750
520406645	+ EDI: DISCOVER	Oct 02 2024 00:32:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
520406646	EDI: IRS.COM	Oct 02 2024 00:32:00	Internal Revenue Services, Special Procedures Branch, PO Box 744, Springfield, NJ 07081
520406647	Email/Text: bankruptcy@kashable.com	Oct 01 2024 20:50:00	KASHABLE LLC, ATTN: BANKRUPTCY DEPT, 489 5TH AVE, 18TH FLOOR, NEW YORK, NY 10017
520406649	Email/Text: legaldivision@kheaa.com	Oct 01 2024 20:51:00	KHEAA, ATTN: BANKRUPTCY, PO BOX 798, FRANKFORT, KY 40602
520406650	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 01 2024 20:50:00	KOHL'S, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
520406651	+ Email/Text: govtaudits@labcorp.com	Oct 01 2024 20:51:00	Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
520406652	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 01 2024 20:51:00	MERCURY/FBT, ATTN: BANKRUPTCY, PO BOX 84064, COLUMBUS, GA 31908-4064
520406653	Email/Text: ml-ebn@missionlane.com	Oct 01 2024 20:50:00	MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
520406655	+ EDI: MAXMSAIDV	Oct 02 2024 00:32:00	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406663	^ MEBN	Oct 01 2024 20:52:47	PSE&G, 80 Park Plaza, Newark, NJ 07102-4194
520406664	^ MEBN	Oct 01 2024 20:51:28	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
520406668	+ EDI: SYNC	Oct 02 2024 00:32:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520406666	^ MEBN	Oct 01 2024 20:52:15	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
520406671	+ EDI: VERIZONCOMB.COM	Oct 02 2024 00:32:00	VERIZON, VERIZON WIRELESS BK ADMIN, 500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225
520406672	Email/Text: bk@villagecapital.com	Oct 01 2024 20:51:00	VILLAGE CAPITAL & INVESTMENTS, LLC, ATTN: BANKRUPTCY, 2550 PASEO VERDE PARKWAY, SUITE 100, HENDERSON, NV 89074

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or # out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520406632	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406633	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406634	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406635	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406642	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406643	*+	CREDIT ONE BANK ATTN: BANKRIPTCY DEPARTMENT 6801 CIMARRON RD LAS VEGAS NV 89113-2273

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Date Rcvd: Oct 01, 2024 Form ID: 309I Total Noticed: 37

520406644 CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273 MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, MISSION LANE LLC, ATTN: 520406654 $*P_{++}$ BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348 520406656 NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635 520406657 *+ NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635 520406658 *+ NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635 520406659 *+ NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635 520406660 NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2024 Signature: /s/Gustava Winters